

Leisure
Care

Vacation and Cruise Protection Program

This program was designed by
 BerkelyCare

Important

This program is valid only if the appropriate plan cost has been received by NLG. Please keep this document as your record of coverage.

STONEBRIDGE CASUALTY INSURANCE COMPANY
TRAVEL INSURANCE CERTIFICATE
Policy Number: MZ0911029H0000A

DESCRIPTION OF COVERAGES

**Maximum
Benefit Amount**

Schedule: NLG



PART A. TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation	Total Trip Cost
Trip Interruption	Total Trip Cost
Trip Delay	\$1,000
Missed Connection for Cruises Only	\$1,000, up to \$200/day



PART B. MEDICAL PROTECTION

Emergency Evacuation/Repatriation	\$50,000
Accident Medical Expense	\$50,000
Sickness Medical Expense	\$50,000



PART C. BAGGAGE PROTECTION

Baggage and Personal Effects	\$1,500
Baggage Delay	\$500



**PART D. WORLDWIDE EMERGENCY
ASSISTANCE (ON CALL
INTERNATIONAL)**

Emergency Assistance	24 Hours
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The benefits provided in this program are subject to certain restrictions and exclusions, including the Pre-Existing Condition Exclusion. Please read this brochure in its entirety for a complete description of all coverage terms and conditions.

SUMMARY OF COVERAGES



PART A. TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation and Trip Interruption Benefits

Pre-Departure Trip Cancellation

We will pay a Pre-Departure Trip Cancellation Benefit, up to the amount in the Schedule, if you are prevented from taking your Covered Trip due to your, an Immediate Family Member's, Traveling Companion's, or Business Partner's Sickness, Injury, or death or Other Covered Events as defined that occur(s) before departure on your Covered Trip. The Sickness or Injury must: a) commence while your coverage is in effect under the plan; b) require the examination and treatment by a Physician at the time

the Covered Trip is canceled; and c) in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Covered Trip.

Pre-Departure Trip Cancellation Benefits

We will reimburse you, up to the amount in the Schedule, for the amount of prepaid, non-refundable, and unused Payments or Deposits that you paid for your Covered Trip. We will pay your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Covered Trip is canceled and your Covered Trip is not canceled.

Post-Departure Trip Interruption

We will pay a Post-Departure Trip Interruption Benefit, up to the amount in the Schedule, if: 1) your arrival on your Covered Trip is delayed; or 2) you are unable to continue on your Covered Trip after you have departed on your Covered Trip due to your, an Immediate Family Member's, Traveling Companion's, or Business Partner's Sickness, Injury, or death or Other Covered Events as defined. For item 1) above, the Sickness or Injury must: a) commence while your coverage is in effect under the plan; b) for item 2) above, commence while you are on your Covered Trip and your coverage is in effect under the plan; and c) for both items 1) and 2) above, require the examination and treatment by a Physician at the time the Covered Trip is interrupted or delayed; and d) in the written opinion of the treating Physician, be so disabling as to delay your arrival on your Covered Trip or to prevent you from continuing your Covered Trip.

Post-Departure Trip Interruption Benefits

We will reimburse you, less any refund paid or payable, for unused land or water travel arrangements and/or the following: 1) the additional transportation expenses by the most direct route from the point you interrupted your Covered Trip: a) to the next scheduled destination where you can catch up to your Covered Trip; or b) to the final destination of your Covered Trip; or 2) the additional transportation expenses incurred by you by the most direct route to reach your original Covered Trip destination if you are delayed and leave after the Scheduled Departure Date. However, the benefit payable under 1) and 2) above will not exceed the cost of a one-way economy air fare by the most direct route, less any refunds paid or payable for your unused original tickets; 3) your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Covered Trip is interrupted and your Covered Trip is continued; 4) reasonable additional accommodation and transportation expenses (up to \$100 per day) incurred to remain near a covered traveling Immediate Family Member or Traveling Companion who is hospitalized during your Trip.

Important: You must be medically capable of travel on the day you purchase this coverage. The covered reason for cancellation or interruption of your Trip must occur after your effective date of Trip

Cancellation coverage. In all circumstances, coverage does not apply for Financial Insolvency if Financial Insolvency occurred, or a petition for bankruptcy was filed by the travel supplier, before your effective date of coverage or a Financial Insolvency occurs within 7 days following your effective date of coverage.

“Other Covered Events” means only the following unforeseeable events or their consequences which occur while coverage is in effect under this Policy: 1) arrangements canceled by a tour operator, cruise line, or airline resulting from Financial Insolvency; 2) a change in plans by you, an Immediate Family Member traveling with you, or Traveling Companion resulting from one of the following events which occurs while coverage is in effect under this Policy: a) being directly involved in a documented traffic accident while en route to departure; b) being hijacked, quarantined, required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided you, an Immediate Family Member traveling with you, or a Traveling Companion is not: 1) a party to the legal action; or 2) appearing as a law enforcement officer; c) having your Home made uninhabitable by fire, flood, volcano, earthquake, hurricane, or other natural disaster.

Trip Delay

If your Covered Trip is delayed for 12 hours or more, we will reimburse you, up to the amount shown in the Schedule, for unused land or water travel arrangements, less any refund paid or payable, and reasonable additional expenses incurred by you for hotel accommodations, meals, telephone calls, and economy transportation to catch up to the Trip or to return Home. We will not pay benefits for expenses incurred after travel becomes possible.

Trip Delay must be caused by or result from: 1) Common Carrier delay; 2) loss or theft of your passport(s), travel documents, or money; 3) quarantine; 4) hijacking; 5) natural disaster; 6) a documented traffic accident while you are en route to departure; 7) unannounced strike; 8) a civil disorder.

Missed Connection for Cruises Only

The Insurer will pay up to \$1,000 should you miss your cruise departure as the result of the cancellation or delay of three (3) or more hours of all regularly scheduled airline flights due to inclement weather. For this benefit, Covered Expenses means additional transportation expenses incurred to join the departed cruise, reasonable additional accommodation and meal expenses incurred en route to catch up to the cruise (up to \$200/day), and non-refundable cruise payments for the unused portion of your land or water travel arrangements. This coverage is excess of any coverage provided by a Common Carrier or another party at no cost to you.



PART B. MEDICAL PROTECTION

Medical Expense/Emergency Assistance Benefits

We will pay this benefit, up to the amount in the Schedule, for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Covered Trip; 3) benefits payable as a result of incurred Covered Expenses will only be paid after benefits have been paid under any Other Valid and Collectible Group Insurance in effect for you. We will pay that portion of Covered Expenses which exceed the amount of benefits payable for such expenses under your Other Valid and Collectible Group Insurance.

Covered Expenses:

Accident Medical Expense/Sickness Medical Expense:

- 1) expenses for the following Physician-ordered medical services: services of legally qualified Physicians and graduate nurses, charges for Hospital confinement and services, local ambulance services, prescription drugs and medicines, and therapeutic services incurred by you within one year from the date of your Sickness or Injury;
- 2) expenses for emergency dental treatment incurred by you;

Emergency Evacuation:

- 3) expenses incurred by you for Physician-ordered emergency medical evacuation, including medically appropriate transportation and necessary medical care en route, to the nearest suitable Hospital when you are critically ill or injured and no suitable local care is available, subject to the Program Medical Advisors prior approval;
- 4) expenses incurred for non-emergency medical evacuation, including medically appropriate transportation and medical care en route, to a Hospital or to your place of residence when deemed medically necessary by the attending Physician, subject to the Program Medical Advisors prior approval;
- 5) expenses for transportation not to exceed the cost of one round-trip economy class air fare to the place of hospitalization for one person chosen by you, provided that you are traveling alone and are hospitalized for more than 7 days;
- 6) expenses for transportation not to exceed the cost of one-way economy class air fare to your place of residence, including escort expenses if you are 18 years of age or younger and left unattended due to the death or hospitalization of an accompanying adult(s), subject to the Program Medical Advisors prior approval;
- 7) expenses for one-way economy class air fare to your place of residence from a medical facility to which you were previously evacuated, less any refunds paid or payable from your unused transportation tickets, if these expenses are not covered elsewhere in the plan;

Repatriation:

- 8) repatriation expenses for preparation and air transportation of your remains to your place of residence, or up to an equivalent amount for a local burial in the country where death occurred, if you die while on your Covered Trip.

Losses Not Covered:

We will not pay Medical Expense/Emergency Assistance Benefits if your Covered Trip destination is traveling to your Home and the Covered Trip is longer than 120 days.

“Pre-Existing Condition” means an illness, disease, or other condition during the 60-day period immediately prior to your effective date for which you or your Traveling Companion or Immediate Family Member who is scheduled or booked to travel with you:

- 1) received or received a recommendation for a diagnostic test, examination, or medical treatment; or
- 2) took or received a prescription for drugs or medicine.

Item 2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is effective under this Policy.

If you have any questions concerning this exclusion, please call BerkelyCare at 1-800-453-4059 for further clarification.



PART C. BAGGAGE PROTECTION

Baggage and Personal Effects Benefit

We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Schedule, for direct loss, theft, damage, or destruction of your Baggage during your Covered Trip.

Valuation and Payment of Loss

Payment of loss under the Baggage and Personal Effects Benefit will be calculated based upon an Actual Cash Value basis. For items without receipts, payment of loss will be calculated based upon 80% of the Actual Cash Value at the time of loss. At our option, we may elect to repair or replace your Baggage. We will notify you within 30 days after we receive your proof of loss. We may take all or part of a damaged Baggage as a condition for payment of loss. In the event of a loss to a pair or set of items, we will:

- 1) repair or replace any part to restore the pair or set to its value before the loss; or
- 2) pay the difference between the value of the property before and after the loss.

Items Subject to Special Limitations

We will not pay more than \$500 (or the Baggage and Personal Effects limit, if less) on all losses to jewelry; watches; precious or semi-precious gems; decorative or personal articles consisting in

whole or in part of silver, gold, or platinum; cameras, camera equipment; digital or electronic equipment and media; and articles consisting in whole or in part of fur. There is a \$250 per article limit.

Baggage Delay Benefit

We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Schedule, for the cost of reasonable additional clothing and personal articles purchased by you if your Baggage is delayed by a Common Carrier for 24 hours or more during the Covered Trip. You must be a ticketed passenger on a Common Carrier.



PART D. WORLDWIDE EMERGENCY ASSISTANCE

On Call International provides a 24-hour emergency telephone assistance service for your benefit so that, in the event of an emergency during the term of this coverage, English-speaking help and advice may be furnished.

- ◆ **Pre-Trip Health, Safety, & Weather Information**
- ◆ **Travel Changes**
- ◆ **Lost Luggage Assistance**
- ◆ **Emergency Cash Transfer Assistance**
- ◆ **Medical Consultation and Monitoring**
- ◆ **Emergency Legal Assistance**
- ◆ **Emergency Medical & Dental Assistance**
- ◆ **Lost Travel Documents Assistance**
- ◆ **Emergency Medical Payment Assistance**

**TO ACCESS EMERGENCY ASSISTANCE,
CALL 1-800-618-0692 OR, FROM OUTSIDE THE U.S. OR
CANADA, CALL COLLECT*: 1-603-898-2679**

** If you have any difficulty making this collect call, contact the local phone operator to connect you to a US-based long-distance service. In this case, please let the Assistance Provider answering the phone know the number you are calling from, so that he/she may call you back. Any charges for the call will be considered reimbursable benefits.*

Note that the problems of distance, information, and communications make it impossible for Stonebridge Casualty Insurance Company, BerkelyCare, NLG, or On Call International to assume any responsibility for the availability, quality, use, or results of any emergency service. In all cases, you are still responsible for obtaining, using, and paying for your own required services of all types.

DEFINITIONS

In the certificate, “you”, “your”, and “yours” refer to the Insured. “We”, “us”, and “our” refer to the company providing the coverage. In addition, certain words and phrases are defined as follows:

“Accident” means a sudden, unexpected, unintended, and external event which causes Injury.

“Actual Cash Value” means purchase price less depreciation.

“Baggage” means luggage, personal possessions, and travel documents taken by you on the Covered Trip.

“Business Partner” means an individual who is involved, as a partner, with you in a legal general partnership and shares in the management of the business.

“Common Carrier” means any land, water, or air conveyance operated under a license for the transportation of passengers for hire, not including taxicabs or rented, leased, or privately owned motor vehicles.

“Covered Trip” means a period of travel away from Home to a destination outside your city of residence; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; the Trip does not exceed 120 days.

“Domestic Partner” means a person who is at least eighteen years of age and you can show: 1) evidence of financial interdependence such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of cohabitation for at least the previous 6 months; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

“Elective Treatment and Procedures” means any medical treatment or surgical procedure that is not medically necessary including any service, treatment, or supplies that are deemed by the federal or a state or local government authority or by us to be research or experimental or that is not recognized as a generally accepted medical practice.

“Financial Insolvency” means complete suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, whether voluntary or involuntary, by a tour operator, cruise line, airline, other than NLG or the person, organization, agency, or firm from whom you directly purchased or paid for your Covered Trip, provided the Financial Insolvency occurs more than 7 days following your effective date for the Trip Cancellation Benefits. There is no coverage for the complete suspension of operations for losses caused by fraud or negligent misrepresentation by the supplier of travel services.

“Home” means your primary or secondary residence.

“Hospital” means an institution which meets all of the following requirements: 1) it must be operated according to law; 2) it must give 24-hour medical care, diagnosis, and treatment to the sick or

injured on an inpatient basis; 3) it must provide diagnostic and surgical facilities supervised by Physicians; 4) registered nurses must be on 24-hour call or duty; and 5) the care must be given either on the hospital's premises or in facilities available to the hospital on a pre-arranged basis.

A Hospital is not: a rest, convalescent, extended care, rehabilitation, or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing, or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward, or other section of a hospital used for such purposes).

“Immediate Family Member” includes your or the Traveling Companion's spouse, child, spouse's child, son-daughter-in-law, parent(s), sibling(s), grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, or ward.

“Injury” means bodily harm caused by an accident which: 1) occurs while your coverage is in effect under the plan; and 2) requires examination and treatment by a Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

“Insured” means an eligible person who arranges a Covered Trip and pays any required plan payment.

“Insurer” means Stonebridge Casualty Insurance Company.

“Other Valid and Collectible Group Insurance” means any group policy or contract which provides for payment of medical expenses incurred because of Physician, nurse, dental, or Hospital care or treatment; or the performance of surgery or administration of anesthesia. The policy or contract providing such benefits includes group or blanket insurance policies; service plan contracts; employee benefit plans; or any plan arranged through an employer, labor union, employee benefit association or trustee; or any group plan created or administered by the federal or a state or local government or its agencies. In the event any other group plan provides for benefits in the form of services in lieu of monetary payment, the usual and customary value of each service rendered will be considered a Covered Expense.

“Payments or Deposits” means the cash, check, or credit card amounts actually paid to NLG for your Covered Trip.

“Physician” means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or an Immediate Family Member of yours.

“Policy” means the contract issued to NLG providing the benefits specified herein.

“Policyholder” means the legal entity in whose name this Policy is issued, as shown on the benefit Schedule.

“Program Medical Advisors” means On Call International.

“Schedule” means the benefit schedule shown on the Certificate for each NLG Insured.

“Scheduled Departure Date” means the date on which you are originally scheduled to leave on your Covered Trip.

“Scheduled Return Date” means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

“Sickness” means an illness or disease of the body which: 1) requires examination and treatment by a Physician; and 2) commences while the plan is in effect. An illness or disease of the body which first manifests itself and then worsens or becomes acute prior to the effective date of this plan is not a Sickness as defined herein and is not covered by the plan.

“Traveling Companion” means a person with you on the same Trip arrangement and who, during the Trip, will accompany you.

“Trip” means a trip for which coverage has been elected and the plan payment paid, and all travel arrangements are arranged by NLG prior to the Scheduled Departure Date of the trip. Air arrangements that are covered by this definition also include any direct round-trip air flights booked by others, to and from the scheduled Covered Trip departure and return cities, provided the dates of travel for the air flights are within 4 total days of the scheduled land tour or cruise dates.

“Usual and Customary Charge” means those charges for necessary treatment and services that are reasonable for the treatment of cases of comparable severity and nature. This will be derived from the mean charge based on the experience in a related area of the service delivered and the MDR (Medical Data Research) schedule of fees valued at the 90th percentile.

GENERAL PLAN EXCLUSIONS

IN PARTS A & B:

We will not pay for any loss or expense caused by or resulting from a Pre-Existing Condition as defined in the plan. This exclusion does not apply to benefits under covered expenses emergency medical evacuation or repatriation of remains of the Medical Expense/Emergency Assistance Benefits coverage, or for Trip Cancellation/Trip Interruption claims resulting from death.

IN PARTS A & B:

We will not pay for any loss under the plan caused by or incurred resulting from: 1) mental, nervous, or psychological disorders, except if hospitalized; 2) being under the influence of drugs or intoxicants, unless prescribed by a Physician; 3) normal pregnancy, except if hospitalized, or resulting childbirth or elective abortion; 4) declared or undeclared war, or any act of war; 5) service in the armed forces of any country; 6) operating or learning to operate any aircraft, as pilot or crew; 7) any unlawful acts committed by you or a Traveling Companion (whether insured or not); 8) any amount paid or payable under any Worker's Compensation, Disability Benefit, or similar law; 9) Elective Treatment and Procedures; 10) medical treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment; 11) Financial Insolvency of the person, organization, or firm from whom you directly purchased or paid for your Covered Trip; Financial Insolvency which occurred before your effective date for the Trip Cancellation Benefits; or Financial Insolvency which occurs within 7 days following your effective date for the Trip Cancellation Benefits; 12) business, contractual, or educational obligations of you, an Immediate Family Member, Business Partner, or Traveling Companion; 13) failure of any tour operator, Common Carrier, or other travel supplier, person, or agency to provide the bargained-for travel arrangements other than Financial Insolvency; 14) a loss that results from an illness, disease, or other condition, event, or circumstance which occurs at a time when the plan is not in effect for you.

IN PART C:

Items not covered

We will not pay for damage to or loss of: 1) a loss or damage caused by detention, confiscation, or destruction by customs; 2) animals; 3) property used in trade, business, or for the production of income, household furniture, musical instruments, brittle or fragile articles, or sporting equipment if the loss results from the use thereof; 4) artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses, or contact lenses; 5) documents or tickets, except for administrative fees required to reissue tickets; 6) money, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps, or credit cards; 7) property shipped as freight or shipped prior to the Scheduled Departure Date.

Losses not covered

We will not pay for loss arising from: 1) theft or pilferage from an unattended vehicle; 2) mysterious disappearance.

TERM OF COVERAGE

When Coverage Begins

All coverages (except Pre-Departure Trip Cancellation and Post-Departure Trip Interruption) will take effect on the later of: 1) the date the plan payment has been received by NLG; 2) the date and time you start your Covered Trip; or 3) 12:01 AM Standard Time on the Scheduled Departure Date of your Covered Trip.

Pre-Departure Trip Cancellation coverage will take effect on the date your plan payment is received by NLG. Coverage begins at 12:01 AM Standard Time of the effective date of the certificate if the required plan payment is received. Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date of your Covered Trip if the required plan payment is received.

When Coverage Ends

Your coverage automatically ends on the earlier of: 1) the date the Covered Trip is completed; 2) the Scheduled Return Date; 3) your arrival at the return destination on a round-trip, or the destination on a one-way trip; 4) cancellation of the Trip covered by the plan.

If your air arrangements are not booked by the Policyholder and are greater than 4 total days before and/or after your land or water travel arrangements, you will also be covered for post-departure benefits Trip Interruption, Trip Delay, and Parts B and C on the day(s) you are flying to/from your destination.

CLAIMS PROCEDURE

- 1) EMERGENCIES ARISING DURING YOUR TRIP:** Please refer to Part D. Worldwide Emergency Assistance.
- 2) TRIP CANCELLATION CLAIMS:** Call your travel agency and BerkelyCare IMMEDIATELY to notify them of your cancellation and to avoid any non-covered expenses due to late reporting. Cancellations due to Financial Insolvency require copies of correspondence with your credit card company regarding any reimbursement received or denied by your credit card provider. BerkelyCare will then forward the appropriate claim form which must be completed by you AND THE ATTENDING PHYSICIAN, if applicable.
- 3) ALL OTHER CLAIMS:** Report your claim as soon as possible to BerkelyCare. Provide the policy number, your travel dates, and details describing the nature of your loss. Upon receipt of this information, BerkelyCare will promptly forward you the appropriate claim form to complete.

BerkelyCare, P.O. Box 9366, Garden City, NY 11530
1-800-453-4059 or 1-516-294-0220
Office Hours: 9 AM – 9 PM ET, Monday – Friday;
9 AM – 5 PM ET, Saturday
www.travelclaim.com

IMPORTANT: In order to facilitate prompt claims settlement upon your return, be sure to obtain as applicable: detailed medical statements from Physicians in attendance where the Accident or Sickness occurred; receipts for medical services and supplies; receipts from the Hospital; police reports or claims reports from the parties responsible (e.g., airline, cruise line, hotel, etc.) for any loss, theft, damage, or delay. In the event of a baggage claim, receipts for any lost or damaged items will be required. In the event of a Baggage Delay or Trip Delay claim, receipts for any additional covered expenses will be required, as well as verification of the delay. You must receive initial treatment within 90 days of the Accident which caused the Injury or the onset of the Sickness.

ENROLLMENT PROCEDURE

In order to quickly effect coverage and protect your Trip deposit(s), make payment for the applicable plan cost to your travel agent/NLG upon booking your Trip (in addition to your deposit payment).

If you have already paid your deposit, remit payment for the applicable plan cost to your travel agent/NLG prior to, or within 10 days of, final payment of your Trip cost. The Trip Cancellation coverage will become effective on the date this payment is received by NLG.

Eligibility: This plan is available to US and Canadian residents only.

The plan cost is non-refundable once you enter the cancellation penalty period. **Please Note: Recovery of losses under Part(s) A, B, & C from other parties does not result in a refund of your plan cost.**

This program was designed for NLG Customers by:



This plan was designed and is administered by BerkelyCare, a division of Affinity Insurance Services, Inc., in all states except: AIS Affinity Insurance Agency, Inc. in CA/MN/OK; and AIS Affinity Insurance Agency in NH and NY. Claims are administered by BerkelyCare, a division of Affinity Insurance Services, Inc., in all states except: Aon Direct Insurance Administrators in CA; AIS Affinity Insurance Agency, Inc. in OK; and AIS Affinity Insurance Agency in NH and NY. CA License #0795465.

**For additional information regarding the plan,
call BerkelyCare at 1-800-453-4059 or 1-516-294-0220
Office Hours: 9 AM – 9 PM ET, Monday – Friday;
9 AM – 5 PM ET, Saturday**

GENERAL PROVISIONS

Our Right To Recover From Others We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. You and anyone else we insure will do nothing after the loss to affect our right.

CLAIMS PROVISIONS

Benefits are paid directly to you, unless otherwise directed. Any accrued benefits unpaid at your death will be paid to your estate or, if no estate, to your beneficiary. If you have assigned your benefits, we will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment.

This plan is underwritten by: Stonebridge Casualty Insurance Company.

Travel Insurance is underwritten by Stonebridge Casualty Insurance Company, Columbus, Ohio; NAIC #10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, CT, HI, NE, NH, PA, TN, and TX, Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA, and WY, Policy Form #'s TAHC5100IPS and TAHC5200IPS.

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